

IT IS SO ORDERED.

**Dated: July 05, 2011
10:15:21 AM**


Kay Woods

**Kay Woods
United States Bankruptcy Judge**

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE: * CASE NO.: 11-40397
* CHAPTER 13 PROCEEDING
ROBERTA A. HOWARD *
* HONORABLE KAY WOODS
DEBTOR(S) * U.S. BANKRUPTCY JUDGE

ORDER ON OBJECTION TO CLAIM

Debtor filed an Objection to allowance of Proof of Claim number 2 filed by CitiMortgage, Inc. on March 15, 2011, to the extent it asserts an arrearage greater than \$5,603.75. Debtor objects to the extent \$3,160.00 identified as Escrow Shortage. Debtor pays the taxes and insurance directly to the Treasurer and insurance company and has maintained those items on a current basis.

Despite notice and an opportunity to be heard, no response to the objection was filed by the creditor. The Court finds that the objection shall be granted.

IT IS HEREBY ORDERED that Proof of Claim no. 2 filed by CitiMortgage, Inc. on March 15, 2011, is disallowed to the extent it sought arrearages in excess of \$5,603.75.

IT IS SO ORDERED.

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INSTRUCTIONS TO CLERK

Please serve the following with a copy of the within Order:

Office of the United States Trustee
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

Michael A. Gallo, Chapter 13 Trustee
20 Federal Street, Suite 602
Youngstown, OH 44503

Bruce R. Epstein, Esq.
5500 Market Street, Suite 101
Boardman, OH 44512

CitiMortgage, Inc.
P.O. Box 140609
Irving, TX 75014-0609

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Ms. Roberta A. Howard
7399 S. Raccoon Road
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